

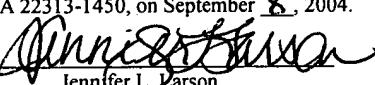
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PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: William A. Cooper Examiner: Colbert, Ella
Serial No.: 09/614,270 Group Art Unit: 3624
Filed: July 12, 2000 Docket No.: TCFB.002PA (NEW)
Title: DEBIT CARD BILLING SYSTEM

CERTIFICATE UNDER 37 CFR 1.8: The undersigned hereby certifies that this correspondence and the papers, as described hereinabove, are being deposited in the United States Postal Service, as first class mail, in an envelope addressed to: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450, on September 8, 2004.

By: 
Jennifer L. Larson

REVOCATION AND POWER OF ATTORNEY

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir or Madam:

Please revoke any existing Powers of Attorney, if any, and appoint the following attorneys and/or patent agents to prosecute this application and to transact all business in the U.S. Patent and Trademark Office in connection therewith:

Robert J. Crawford, Reg. No. 32,122
LeRoy D. Maunu Reg. No. 35,274
and other attorneys of Crawford Maunu PLLC

Certificate Under 37 C.F.R. § 3.73(b)

TCF Financial Corporation, a corporation organized and existing under and by virtue of the laws of the State of Delaware, and having an office and place of business at 801 Marquette Avenue, Minneapolis, Minnesota 55402, certifies that it is the assignee of the entire right, title, and interest in the patent application identified above by virtue of an assignment recorded at Reel 010959, Frame 0174, (copy attached) from the inventor of the patent application identified above.

The undersigned has reviewed all the documents in the chain of title of the patent application identified above and, to the best of undersigned's knowledge and belief, title is in the assignee identified above.

The undersigned is empowered to sign this statement on behalf of the assignee.

I hereby declare that all statements made herein of my own knowledge are true, and that all statements made on information and belief are believed to be true; and further, that these statements are made with the knowledge that willful false statements, and the like so made, are punishable by fine or imprisonment, or both, under Section 1001, Title 18 of the United States Code, and that such willful false statements may jeopardize the validity of the application or any patent issuing thereon.

Please direct all correspondence in this application to:

Robert J. Crawford
CRAWFORD MAUNU PLLC
1270 Northland Drive, Suite 390
St. Paul, MN 55120

Date: September 7, 2004

By:



Gene Allen

Title: Corporate Counsel
TCF Financial Corporation



UNITED STATES DEPARTMENT OF COMMERCE
Patent and Trademark Office
ASSISTANT SECRETARY AND COMMISSIONER
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SEPTEMBER 19, 2000

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MERCHANT & GOULD P.C.
SAMUEL A. HAMER
P.O. BOX 2903
MINNEAPOLIS, MN 55402-0903



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UNITED STATES PATENT AND TRADEMARK OFFICE
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PLEASE REVIEW ALL INFORMATION CONTAINED ON THIS NOTICE. THE INFORMATION CONTAINED ON THIS RECORDATION NOTICE REFLECTS THE DATA PRESENT IN THE PATENT AND TRADEMARK ASSIGNMENT SYSTEM. IF YOU SHOULD FIND ANY ERRORS OR HAVE QUESTIONS CONCERNING THIS NOTICE, YOU MAY CONTACT THE EMPLOYEE WHOSE NAME APPEARS ON THIS NOTICE AT 703-308-9723. PLEASE SEND REQUEST FOR CORRECTION TO: U.S. PATENT AND TRADEMARK OFFICE, ASSIGNMENT DIVISION, BOX ASSIGNMENTS, CG-4, 1213 JEFFERSON DAVIS HWY, SUITE 320, WASHINGTON, D.C. 20231.

RECORDATION DATE: 07/12/2000

REEL/FRAME: 010959/0174
NUMBER OF PAGES: 3

BRIEF: ASSIGNMENT OF ASSIGNEE'S INTEREST (SEE DOCUMENT FOR DETAILS).

ASSIGNEE:
COOPER, WILLIAM A.

DOC DATE: 07/12/2000

ASSIGNEE:
TCF FINANCIAL CORPORATION
801 MARQUETTE AVENUE
MINNEAPOLIS, MINNESOTA 55402

SERIAL NUMBER: 09614270
PATENT NUMBER:

FILING DATE: 07/12/2000
ISSUE DATE:

KIMBERLY WHITE, EXAMINER
ASSIGNMENT DIVISION
OFFICE OF PUBLIC RECORDS



08-03-2000



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To the Commissioner of Patents and Trademarks: Please record the attached original documents or copy thereof.

1. Name of conveying party(ies):

William A. Cooper

2. Name and address of receiving party(ies):

TCF Financial Corporation
801 Marquette Avenue
Minneapolis, Minnesota 55402Additional name(s) of conveying party(ies) attached? Yes NoAdditional name(s) & address(es) attached? Yes No

3. Nature of conveyance:

- | | |
|--|---|
| <input checked="" type="checkbox"/> Assignment | <input type="checkbox"/> Merger |
| <input type="checkbox"/> Security Agreement | <input type="checkbox"/> Change of Name |
| Other: | |

Execution Date: July 12, 2000

4. Application number(s) or patent number(s):

If this document is being filed together with a new application, the execution date of the application is: July 12, 2000

A. Patent Application No.(s)

B. Patent No.(s)

09614270

Additional numbers attached? Yes No

5. Name and address of party to whom correspondence concerning document should be mailed:

Name: Samuel A. Hamer
 Address: Merchant & Gould P.C.
 P.O. Box 2903
 Minneapolis, MN 55402-0903



6. Total number of applications and patents involved: 1

7. Total fee (37 CFR 3.41): \$40.00

- Enclosed
 Authorized to be charged to deposit account

8. Please charge any additional fees or credit any overpayments to our Deposit account number: 13-2725

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9. Statement and signature:

To the best of my knowledge and belief, the foregoing information is true and correct and any attached copy is a true copy of the original document.

Samuel A. Hamer

Name of Person Signing

Signature

July 12, 2000

Date

Total number of pages including cover sheet, attachments, and document: 3

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ASSIGNMENT

WHEREAS, I, William A. Cooper, residing at 300 Ferndale Drive, Wayzata, Minnesota 55391, made certain new and useful inventions and improvements for which I filed an application for Letters Patent of the United States on even date herewith, which is entitled DEBIT CARD BILLING SYSTEM.

AND WHEREAS, TCF Financial Corporation, a corporation organized and existing under and by virtue of the laws of the State of Delaware, and having an office and place of business at 801 Marquette Avenue, Minneapolis, Minnesota 55402 (hereinafter "Assignee") is desirous of acquiring the entire right, title and interest in and to said inventions, improvements and application and in and to the Letters Patent to be obtained therefor;

NOW THEREFORE, to all whom it may concern, be it known that for and in consideration of the sum of One Dollar and other good and valuable considerations, the receipt and sufficiency whereof is hereby acknowledged, I have sold, assigned, and transferred, and by these presents do sell, assign and transfer unto said Assignee, its successors or assigns, the entire right, title and interest for all countries in and to all inventions and improvements disclosed in the aforesaid application, and in and to the application, all divisions, continuations, or renewals thereof, all Letters Patent which may be granted therefrom, and all reissues or extensions of such patents, and in and to any and all applications which have been or shall be filed in any foreign countries for Letters Patent on the inventions and improvements, including an assignment of all rights under the provisions of the International Convention, and all Letters Patent of foreign countries which may be granted therefrom; and I do hereby authorize and request the Commissioner of Patents and Trademarks to issue any and all United States Letters Patent for the aforesaid inventions and improvements to the Assignee as the assignee of the entire right, title and interest in and to the same, for the use of the Assignee, its successors and assigns.

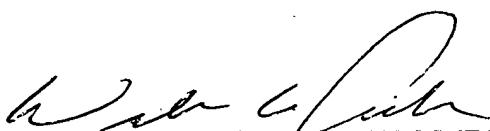
AND, for the consideration aforesaid, I do hereby agree that I and my executors and legal representatives will make, execute and deliver any and all other instruments in writing including any and all further application papers, affidavits, assignments and other documents, and will communicate to said Assignee, its successors and representatives all facts known to me relating to said improvements and the history thereof and will testify in all legal proceedings and generally do all things which may be necessary or desirable more effectually to secure to and vest in said Assignee, its successors or assigns the entire

right, title and interest in and to the improvements, inventions, applications, Letters Patent, rights, titles, benefits, privileges and advantages hereby sold, assigned and conveyed, or intended so to be.

AND, furthermore I covenant and agree with said Assignee, its successors and assigns, that no assignment, grant, mortgage, license or other agreement affecting the rights and property herein conveyed has been made to others by me and that full right to convey the same as herein expressed is possessed by me.

IN TESTIMONY WHEREOF, I have hereunto set my hand this 12 day of

July, 2000.

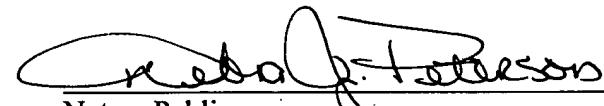


William A. Cooper

STATE OF MN)
COUNTY OF Hennepin) ss.
)

On this 12 day of July, 2000 before me personally appeared William A. Cooper to me known and known to me to be the person described in and who executed the foregoing instrument, and he duly acknowledged to me that he executed the same for the uses and purposes therein set forth.

[SEAL]



Debra J. Peterson
Notary Public

